



U.S. Department of Justice
Federal Bureau of Investigation

Financial Crimes Section

FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT



FISCAL YEAR 1997

THE FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT
For Fiscal Year 1997
Ending September 30, 1997

Financial Institution Fraud (FIF) is one of the highest priorities of the Federal Bureau of Investigation's (FBI) White-Collar Crime Program. These investigations are among the most demanding, difficult, and time-consuming cases undertaken by law enforcement. Efforts by the FBI and the Department of Justice (DOJ) have attained extraordinary results in the past ten years.

Areas of primary investigative interest relative to FIF include bank failures, check fraud and counterfeit negotiable instruments, check kiting, and loan fraud. FIF investigations related to emerging technologies and computer-related banking are taking on added significance among the nation's financial institutions.

As financial institution failure investigations have declined since the 1992 peak of the savings and loan crisis, the FBI has been able to refocus its efforts on other high priority FIF matters. As of the end of fiscal year (FY) 1997, the FBI had 200 pending failure investigations, or 2.3 percent of all pending FIF cases. This is a 50 percent reduction in failure investigations since FY 1995. However, as the number of failure investigations have declined, the number of major FIF investigations has remained substantial. As of the end of FY 1997, the FBI was investigating 3,859 major cases, or 45.3 percent of all pending FIF cases. This is significant in view of the fact that convictions related to major case investigations has remained constant since 1994, with more defendants convicted in FY 1997 than during the 1992 peak.

During the late 1980s and early 1990s, approximately 60 percent of the fraud reported by financial institutions related to bank insider abuse. Since then, external fraud schemes have replaced bank insider abuse as the dominant FIF problem confronting financial institutions. The pervasiveness of check fraud and counterfeit negotiable instrument schemes, technological advances, as well as the availability of personal information through information networks have fueled the growth in external fraud. In many instances the international aspects associated with many of these schemes have increased the complexity and severity in the the schemes being committed. For example, since April 1, 1996, approximately 40 percent of all Suspicious Activity Reports filed by financial institutions (excluding structuring and Bank Secrecy Act violations) related to check fraud and counterfeit negotiable instrument schemes alone.

The FBI continues to concentrate its efforts on organized criminal groups involved in these activities, some of which include

Asian, West African, and Russian crime groups. These organized groups are often involved in the sale and distribution of stolen and counterfeit corporate checks, money orders, payroll checks, credit and debit cards, U.S. Treasury checks, and currency. Furthermore, the organized groups involved in check fraud and loan fraud schemes are often involved in illegal money laundering activities in an effort to conceal the proceeds from their crimes.

Criminal activity has become more complex and loan frauds are expanding to multi-transactional frauds involving groups of people from top management to industry professionals who assist in the loan application process. These professionals include loan brokers, appraisers, accountants, and real estate attorneys. Such transactions are sometimes hidden against a backdrop of genuine transactions which give them an appearance of legitimacy. Due to the complexity of these crimes more proactive FIF investigations are being initiated than ever before. These cases target large-scale fraud operations, often involving hundreds of subjects in multiple jurisdictions.

The lines between traditional banking services and the expansion into other financial services provided by banks is blurring. As financial institutions become less regulated and provide more financial services to the public through the sale of insurance, securities, investment products, and on-line banking the nature of FIF will change in terms of the potential impact to the nation's financial institutions.

The FBI has responded to these trends by providing proactive deterrents to assist the nation's banking infrastructure in combating FIF. The FBI is fully supportive of the inkless fingerprint program for nonbank customers as a preventive measure in combating check fraud and counterfeit negotiable schemes. Additionally, the FBI and the Office of The Comptroller of the Currency published "Check Fraud: A guide to Avoiding Losses," to assist financial institutions in identifying these schemes. In an effort to assist financial institutions in the identification of computer-related crimes the FBI worked closely with the federal banking regulatory agencies in developing "Guidance Concerning the Reporting of Computer-Related Crimes by Financial Institutions," for use by financial institutions in the reporting of these crimes.

I. FINANCIAL INSTITUTION FAILURE INVESTIGATIONS AND
PERCENT OF INCREASE (DECREASE) FROM PRIOR YEAR

Since February 1986, the FBI has tracked the number of financial institution failure investigations. From a peak of 758 in July 1992, failure investigations have been on a steady decline. The matrix below depicts the number of failure investigations and corresponding percent change from year-to-year.

FISCAL YEAR	FAILURE CASES	CHANGE
2/89	404	----
2/90	530	+ 31%
2/91	670	+ 26%
2/92	740	+ 11%
9/93	651	- 12%
9/94	531	- 18%
9/95	395	- 26%
9/96	247	- 37%
9/97	200	- 19%

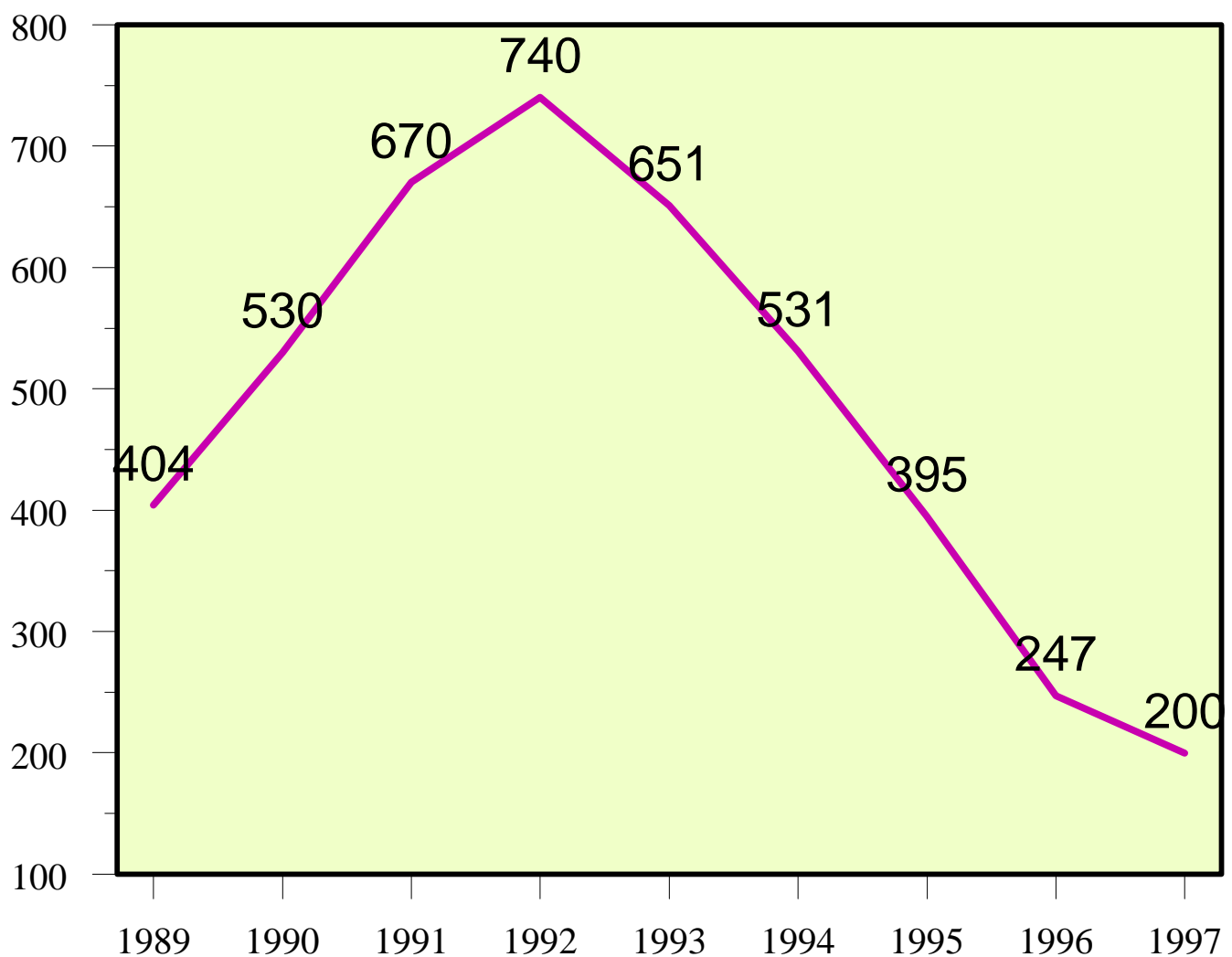
The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, as of September 30, 1997;
- (b) Financial Institution Failure Investigations for 1989 - 1997;
- (c) Number of FDIC-Insured "Problem" Institutions for 1991 - 1997; and
- (d) Assets of FDIC-Insured "Problem" Institutions for 1991 - 1997.

FINANCIAL INSTITUTION FAILURE INVESTIGATIONS
BY FIELD OFFICE AND CATEGORY
(AS OF SEPTEMBER 30, 1997)

FBI FIELD OFFICE	FAILED S & L'S	FAILED BANKS	FAILED CREDIT UNIONS	TOTAL
ALBANY	0	1	0	1
ALBUQUERQUE	1	5	0	6
ANCHORAGE	0	1	0	1
ATLANTA	0	0	2	2
BALTIMORE	1	1	0	2
BIRMINGHAM	0	0	1	1
BOSTON	1	16	1	18
BUFFALO	0	0	0	0
CHARLOTTE	4	1	0	5
CHICAGO	3	2	0	5
CINCINNATI	0	0	0	0
CLEVELAND	2	1	0	3
COLUMBIA	0	1	0	1
DALLAS	4	14	0	18
DENVER	0	1	0	1
DETROIT	0	1	1	2
EL PASO	1	1	0	2
HONOLULU	0	0	0	0
HOUSTON	11	4	0	15
INDIANAPOLIS	0	0	0	0
JACKSON	0	1	0	1
JACKSONVILLE	0	0	0	0
KANSAS CITY	0	1	0	1
KNOXVILLE	0	0	0	0
LAS VEGAS	0	1	0	1
LITTLE ROCK	1	0	0	1
LOS ANGELES	5	10	0	15
LOUISVILLE	0	0	0	0
MEMPHIS	0	1	0	1
MIAMI	3	4	0	7
MILWAUKEE	0	0	0	0
MINNEAPOLIS	1	0	1	2
MOBILE	0	0	0	0
NEW HAVEN	1	4	0	5
NEWARK	10	5	4	19
NEW ORLEANS	6	3	1	10
NEW YORK	1	3	3	7
NORFOLK	0	0	0	0
OKLAHOMA CITY	1	6	0	7
OMAHA	0	0	0	0
PHILADELPHIA	3	4	4	11
PHOENIX	1	0	0	1
PITTSBURGH	0	0	0	0
PORTLAND	0	0	0	0
RICHMOND	1	1	0	2
SACRAMENTO	2	0	0	2
SALT LAKE CITY	0	1	0	1
SAN ANTONIO	4	1	0	5
SAN DIEGO	1	0	0	1
SAN FRANCISCO	1	1	1	3
SAN JUAN	2	0	0	2
SEATTLE	1	1	0	2
SPRINGFIELD	0	3	1	4
ST. LOUIS	0	2	0	2
TAMPA	1	1	0	2
WMFO	1	0	1	2
TOTAL	75	104	21	200

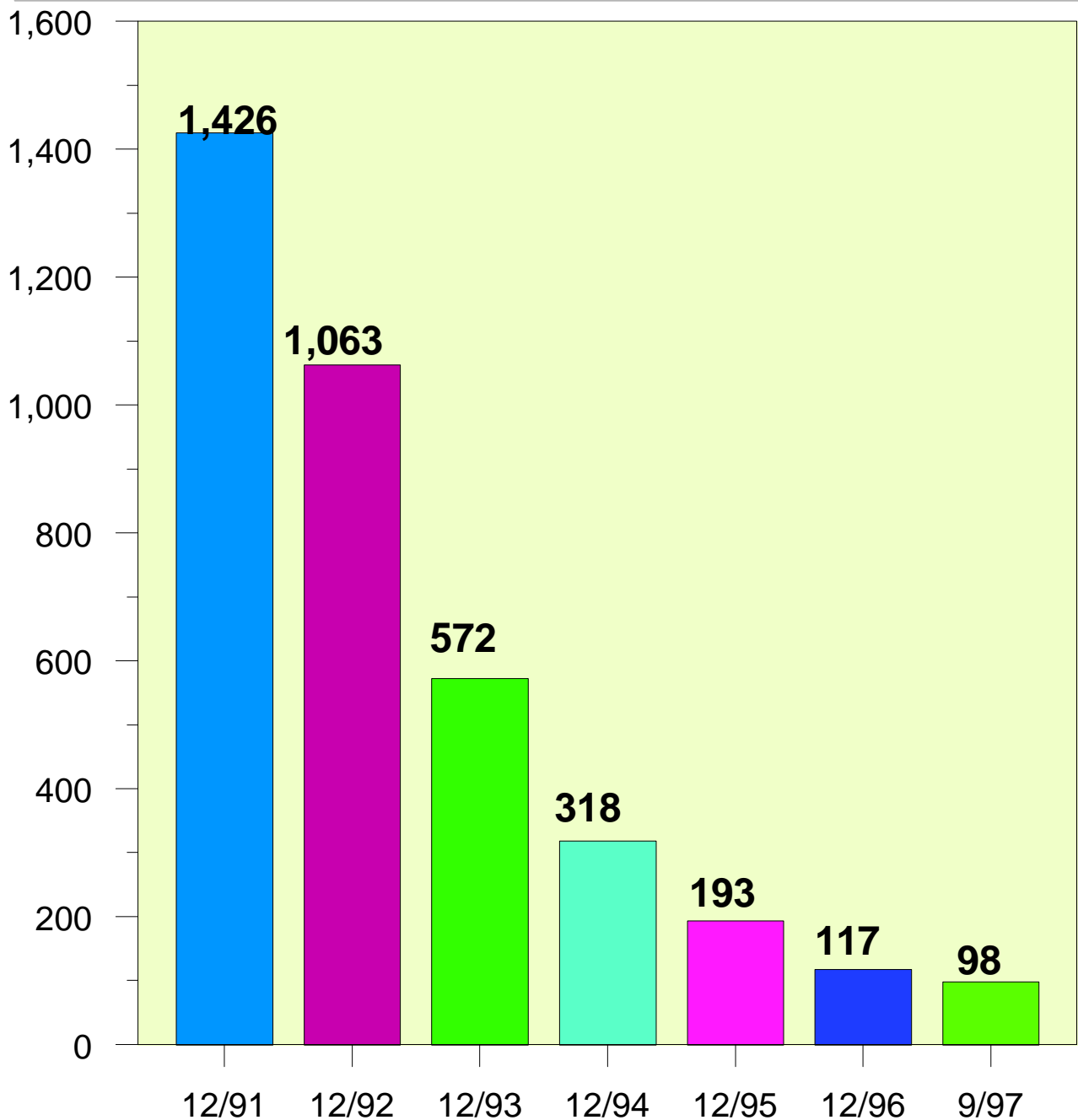
FINANCIAL INSTITUTION FAILURE INVESTIGATIONS 1989 - 1997



FAILURES



FDIC - INSURED "PROBLEM" INSTITUTIONS 1991 - 1997

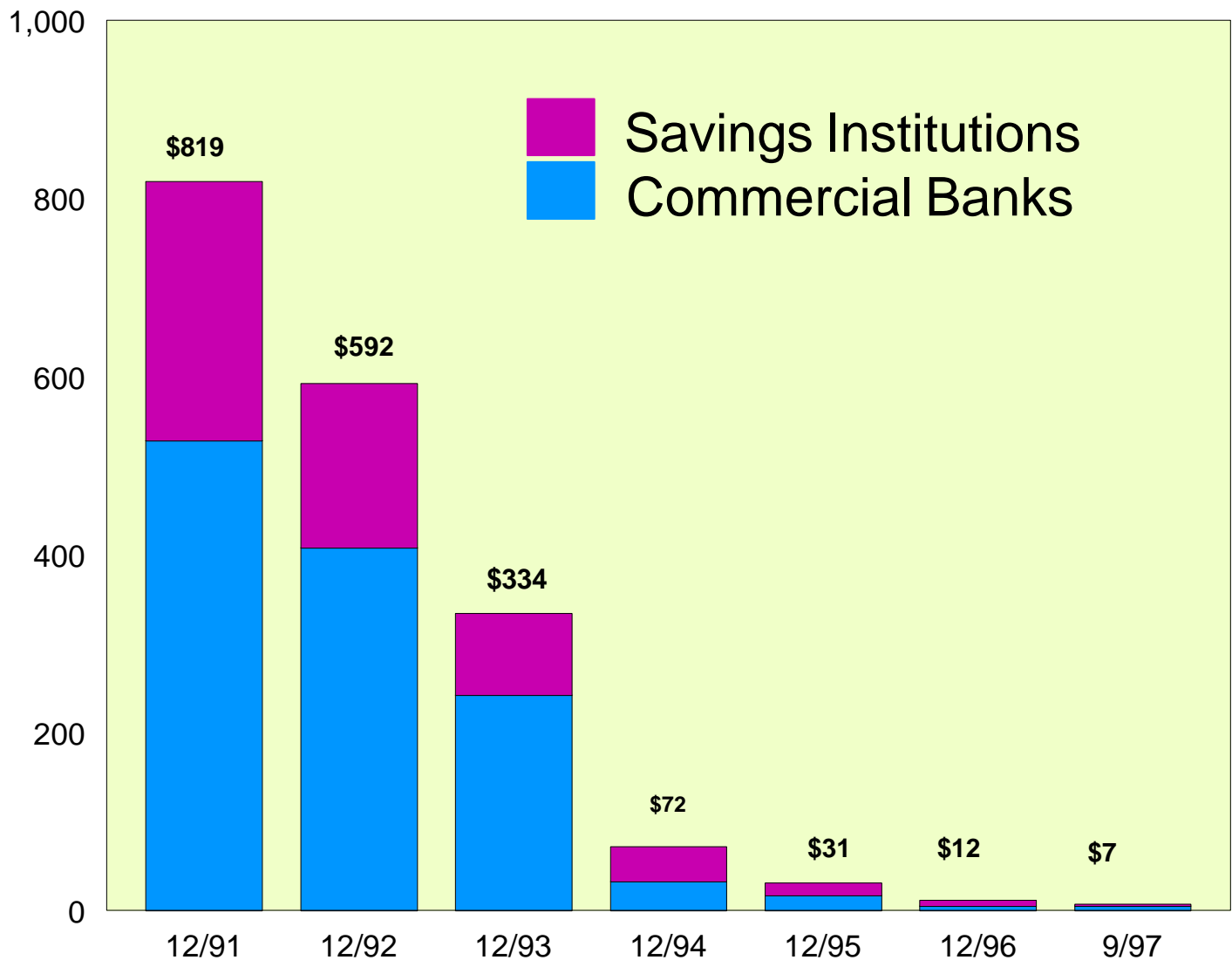


"Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile
Third Quarter 1997

ASSETS OF FDIC - INSURED "PROBLEM" INSTITUTIONS 1991 - 1997

\$ Billions



"Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile
Third Quarter 1997

II. FINANCIAL INSTITUTION FRAUD (FIF) AND MAJOR CASES
UNDER INVESTIGATION BY THE FBI BY FISCAL YEAR (FY)

Following deregulation of the savings and loan industry in 1982, and pursuant to more speculative lending practices, the FBI became involved in criminal investigations of hundreds of failed financial institutions nationwide. These investigations peaked in July 1992, and have since been on a decline. However, the total number of all FIF and major case investigations has leveled off to pre-1992 figures. As of the end of FY 1997, the total number of pending FIF and major case investigations exceeded levels at the beginning of the savings and loan crisis. A major case is defined as an investigation pertaining to a failed financial institution, or where the loss or exposure to the financial institution exceeds \$100,000. The following matrix reflects the recent trend in total pending FIF and major case investigations.

FISCAL YEAR	NUMBER OF PENDING FIF CASES	PERCENT CHANGE FROM PRIOR YR	NUMBER OF MAJOR CASES	PERCENT CHANGE FROM PRIOR YR	PERCENT MAJOR TO PENDING CASES
1989	7,819	---	3,605	---	46.1%
1990	7,613	- 2.7%	3,672	+ 1.8%	48.2%
1991	8,678	+ 14.0%	4,336	+ 18.0%	49.9%
1992	9,772	+ 12.6%	5,071	+ 17.0%	51.9%
1993	10,088	+ 3.2%	5,405	+ 6.6%	53.5%
1994	9,286	- 8.0%	4,926	- 8.9%	53.0%
1995	8,641	- 6.9%	4,413	- 10.4%	51.1%
1996	8,574	- 0.8%	4,070	- 7.8%	47.5%
1997	8,512	- 0.7%	3,859	- 5.1%	45.3%

The chart and graphs which follow exhibit:

- (a) Pending Cases by Institution Type and Major Case as of September 30, 1997;
- (b) Pending and Major Cases for FYs 1990 - 1997; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FY 1997.

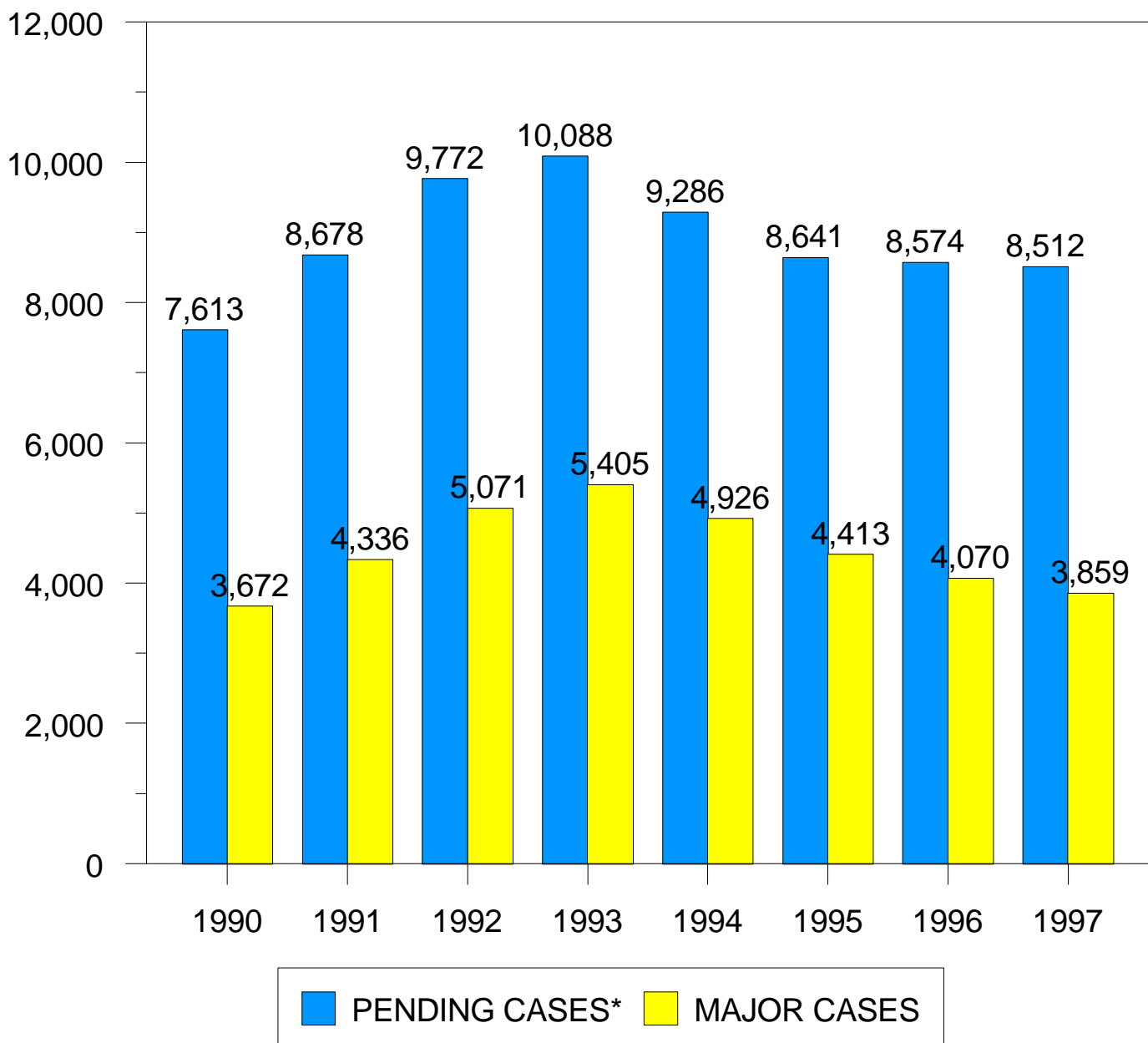
PENDING FINANCIAL INSTITUTION FRAUD CASES
BY INSTITUTION TYPE AND MAJOR CASE
(AS OF SEPTEMBER 30, 1997)

FBI FIELD OFFICE	TOTAL FIF CASES AS OF 9/30/97	TOTAL MAJOR CASES OVER \$100,000 NON-FAILURE	TOTAL S & L FAILURE CASES	TOTAL BANK FAILURE CASES	TOTAL CREDIT UNION FAILURE CASES	TOTAL FAILURE CASES	TOTAL MAJOR CASES AS OF 9/30/97
ALBANY	134	27	0	1	0	1	28
ALBUQUERQUE	40	9	1	5	0	6	15
ANCHORAGE	8	1	0	1	0	1	2
ATLANTA	176	88	0	0	2	2	90
BALTIMORE	94	51	1	1	0	2	53
BIRMINGHAM	80	29	0	0	1	1	30
BOSTON	154	88	1	16	1	18	106
BUFFALO	108	28	0	0	0	0	28
CHARLOTTE	159	65	4	1	0	5	70
CHICAGO	438	215	3	2	0	5	220
CINCINNATI	122	33	0	0	0	0	33
CLEVELAND	151	43	2	1	0	3	46
COLUMBIA	90	34	0	1	0	1	35
DALLAS	356	174	4	14	0	18	192
DENVER	223	40	0	1	0	1	41
DETROIT	289	80	0	1	1	2	82
EL PASO	36	19	1	1	0	2	21
HONOLULU	49	16	0	0	0	0	16
HOUSTON	159	91	11	4	0	15	106
INDIANAPOLIS	120	47	0	0	0	0	47
JACKSON	58	14	0	1	0	1	15
JACKSONVILLE	72	34	0	0	0	0	34
KANSAS CITY	99	51	0	1	0	1	52
KNOXVILLE	62	17	0	0	0	0	17
LAS VEGAS	58	28	0	1	0	1	29
LITTLE ROCK	93	25	1	0	0	1	26
LOS ANGELES	734	646	5	10	0	15	661
LOUISVILLE	169	43	0	0	0	0	43
MEMPHIS	77	27	0	1	0	1	28
MIAMI	122	74	3	4	0	7	81
MILWAUKEE	125	39	0	0	0	0	39
MINNEAPOLIS	135	62	1	0	1	2	64
MOBILE	73	16	0	0	0	0	16
NEW HAVEN	93	59	1	4	0	5	64
NEWARK	216	121	10	5	4	19	140
NEW ORLEANS	180	57	6	3	1	10	67
NEW YORK	383	280	1	3	3	7	287
NORFOLK	29	8	0	0	0	0	8
OKLAHOMA CITY	232	73	1	6	0	7	80
OMAHA	147	54	0	0	0	0	54
PHILADELPHIA	283	122	3	4	4	11	133
PHOENIX	319	22	1	0	0	1	23
PITTSBURGH	123	30	0	0	0	0	30
PORTLAND	175	27	0	0	0	0	27
RICHMOND	105	25	1	1	0	2	27
SACRAMENTO	96	52	2	0	0	2	54
SALT LAKE CITY	155	29	0	1	0	1	30
SAN ANTONIO	144	45	4	1	0	5	50
SAN DIEGO	96	54	1	0	0	1	55
SAN FRANCISCO	211	78	1	1	1	3	81
SAN JUAN	34	15	2	0	0	2	17
SEATTLE	188	60	1	1	0	2	62
SPRINGFIELD	79	32	0	3	1	4	36
ST. LOUIS	131	36	0	2	0	2	38
TAMPA	101	66	1	1	0	2	68
WMFO	129	60	1	0	1	2	62
TOTALS	8512	3659	75	104	21	200	3859

PENDING AND MAJOR CASES

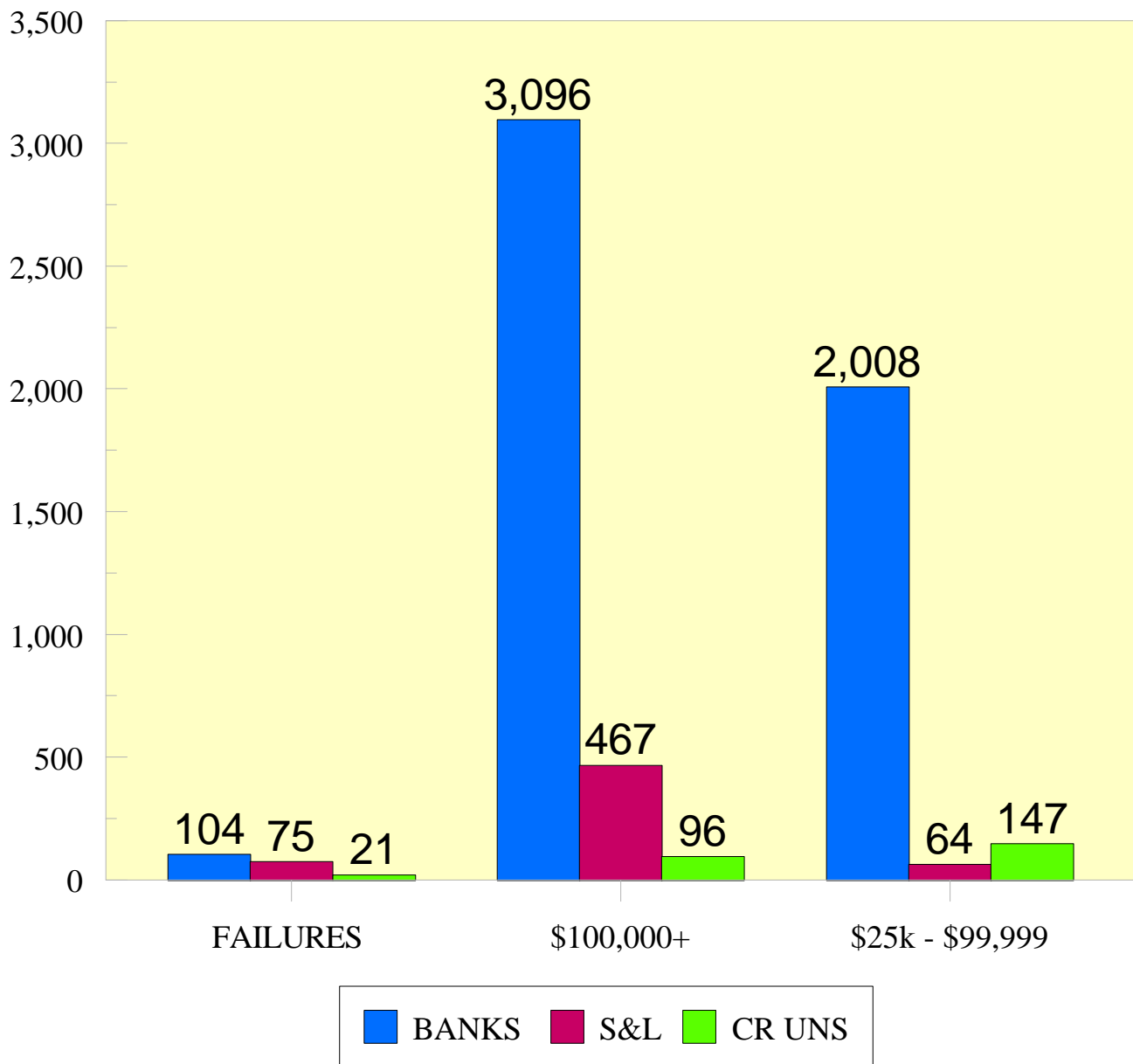
1990 - 1997

Thousands



*-INCLUDES FAST TRACK & BELOW \$25,000

PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 1997



* FAST TRACK CASES = 943
BELOW \$25,000 CASES = 1,491
TOTAL CASES 8,512

III. STATISTICAL ACCOMPLISHMENTS FROM FBI INVESTIGATIONS
IN FINANCIAL INSTITUTION FRAUD AND FAILURE MATTERS

A. CONVICTIONS/PRE-TRIAL DIVERSIONS

During fiscal year (FY) 1997, total financial institution fraud (FIF) and major case convictions increased from the previous year. Total FIF convictions, and the percentage of major case to total FIF convictions, has steadily increased since FY 1995, surpassing the 1992 peak of the FIF program. The matrix below is illustrative of this trend.

FISCAL YEAR	NUMBER OF CONVICTIONS*	NUMBER OF MAJOR CONVICTIONS*	% OF MAJOR TO TOTAL CONVICTIONS
1989	2,174	791	36.4%
1990	2,461	1,043	42.4%
1991	2,559	986	38.5%
1992	2,751	1,136	41.3%
1993	3,233	1,407	43.5%
1994	2,926	1,348	46.1%
1995	2,616	1,298	49.6%
1996	2,510	1,255	50.0%
1997	2,551	1,342	52.6%

* - includes Pre-Trial Diversions

The charts and graphs which follow exhibit:

- (a) Financial Institution Fraud Convictions and Pre-Trial Diversions for FYs 1995 - 1997;
- (b) Types of Subjects Convicted During FY 1997;
- (c) Total Convictions, "Outsiders vs Insiders", for FYs 1991 - 1997; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FY 1997.

FINANCIAL INSTITUTION FRAUD CONVICTIONS AND PRETRIAL DIVERSIONS
(DOES NOT INCLUDE LOCAL CONVICTIONS)

FBI FIELD OFFICE	FISCAL YEAR 1995	FISCAL YEAR 1996	FISCAL YEAR 1997
ALBANY	22	35	28
ALBUQUERQUE	10	4	4
ANCHORAGE	2	9	4
ATLANTA	65	84	46
BALTIMORE	29	18	21
BIRMINGHAM	18	51	34
BOSTON	85	81	45
BUFFALO	33	31	39
CHARLOTTE	46	43	44
CHICAGO	76	76	79
CINCINNATI	32	37	35
CLEVELAND	75	74	63
COLUMBIA	28	42	60
DALLAS	180	134	174
DENVER	45	28	30
DETROIT	85	84	73
EL PASO	12	10	9
HONOLULU	10	19	25
HOUSTON	81	55	90
INDIANAPOLIS	39	42	27
JACKSON	10	14	12
JACKSONVILLE	40	22	28
KANSAS CITY	59	31	30
KNOXVILLE	26	25	10
LAS VEGAS	27	13	23
LITTLE ROCK	35	37	32
LOS ANGELES	116	117	159
LOUISVILLE	35	61	59
MEMPHIS	30	16	22
MIAMI	34	40	46
MILWAUKEE	37	48	63
MINNEAPOLIS	41	40	40
MOBILE	23	18	32
NEW HAVEN	37	26	31
NEWARK	43	70	59
NEW ORLEANS	63	49	51
NEW YORK	133	150	183
NORFOLK	7	8	9
OKLAHOMA CITY	40	69	60
OMAHA	31	34	29
PHILADELPHIA	89	96	85
PHOENIX	18	6	13
PITTSBURGH	48	34	32
PORTLAND	37	31	26
RICHMOND	54	37	45
SACRAMENTO	30	25	22
SALT LAKE CITY	45	34	38
SAN ANTONIO	30	37	40
SAN DIEGO	33	35	26
SAN FRANCISCO	121	81	66
SAN JUAN	10	27	7
SEATTLE	50	42	61
SPRINGFIELD	20	31	17
ST. LOUIS	59	50	62
TAMPA	61	41	43
WMFO	71	58	60
TOTAL	2,616	2,510	2,551

**TYPES OF SUBJECTS
CONVICTED DURING FY 1997***

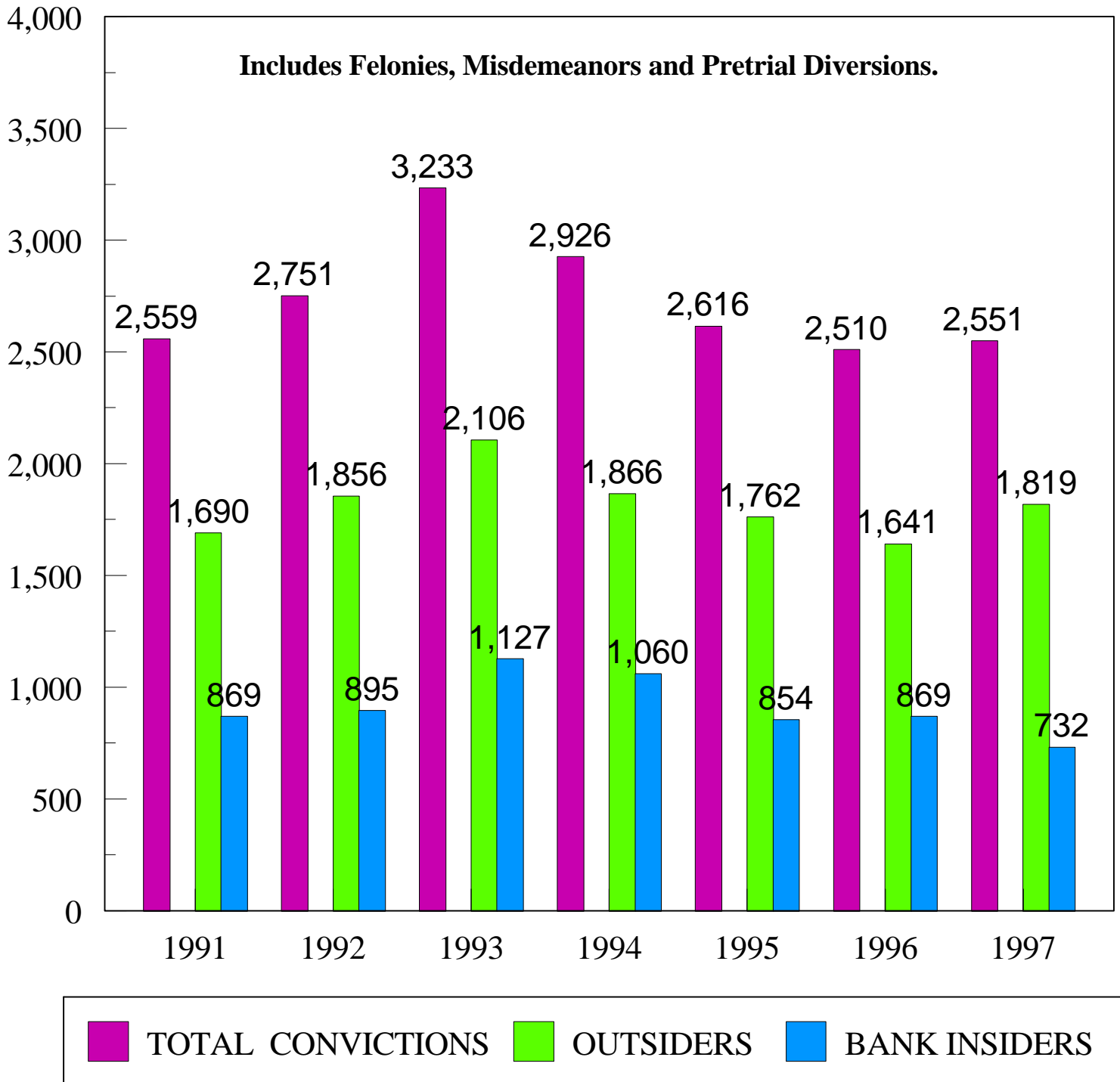
SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	1679
Bank Employee	528
Bank Officer	204
Legal Alien	66
Company or Corporation	19
Illegal Alien	11
All Others	8
Federal Employee - GS 12 & Below	3
Governor	3
State Law Enforcement Officer	3
Local Law Enforcement Officer	3
Top Con Man	2
Other	2
Local - All Others	2
Foreign Official Without Diplomatic Immunity	1
Possible Terrorist Member or Sympathizer	1
President	1
Financial Secretary	1
Federal Law Enforcement Officer	1

* - does not include Pre-Trial Diversions

CONVICTIONS

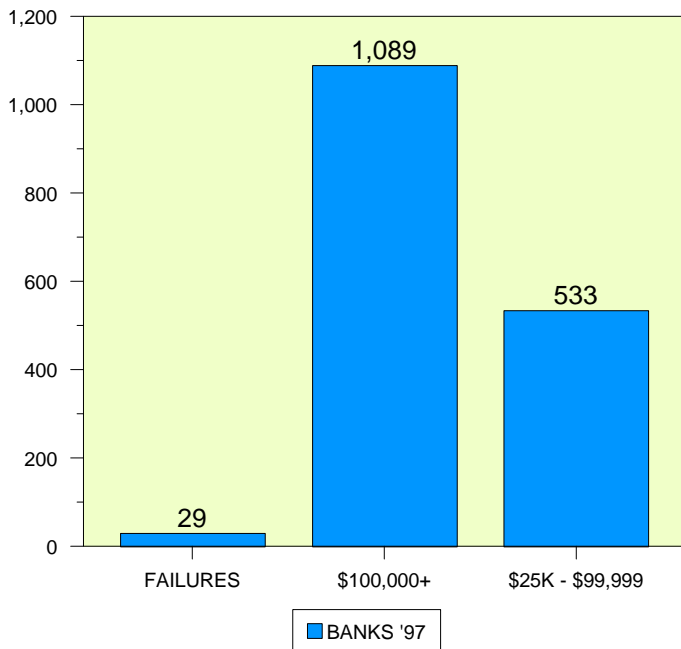
"OUTSIDERS VS INSIDERS"

1991 - 1997

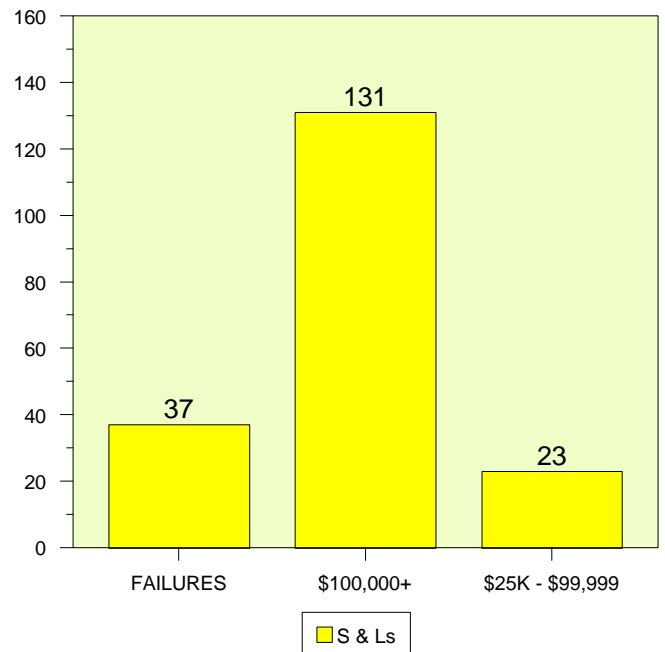


CONVICTIONS & PRE-TRIAL DIVERSIONS BY INSTITUTION TYPE & AMOUNT (NO LOCAL CONVICTIONS) FISCAL YEAR 1997

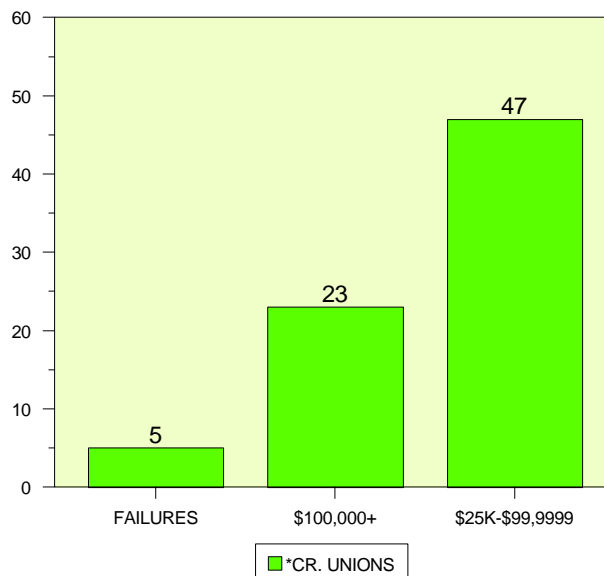
BANKS



S & Ls



CR. UNIONS



*FAST TRACK <\$25K = 634
(NOT TRACKED BY INSTITUTION TYPE)

B. INDICTMENTS AND INFORMATION

The decline in total indictments and informations experienced for FY 1997, corresponds to the gradual decline in total pending caseload. The following matrix illustrates this trend.

FISCAL YEAR	NUMBER OF INDICTMENTS
1991	2,784
1992	3,064
1993	3,446
1994	2,867
1995	2,880
1996	2,630
1997	2,437

The chart and graphs which follow exhibit:

- (a) Total FIF Indictments and Informations for FYs 1995 - 1997; and
- (b) Indictments and Informations by Institution Type and Dollar Loss (no local I & Is) for FY 1997.

FINANCIAL INSTITUTION FRAUD INDICTMENTS AND INFORMATIONS
FISCAL YEARS 1995 - 1997

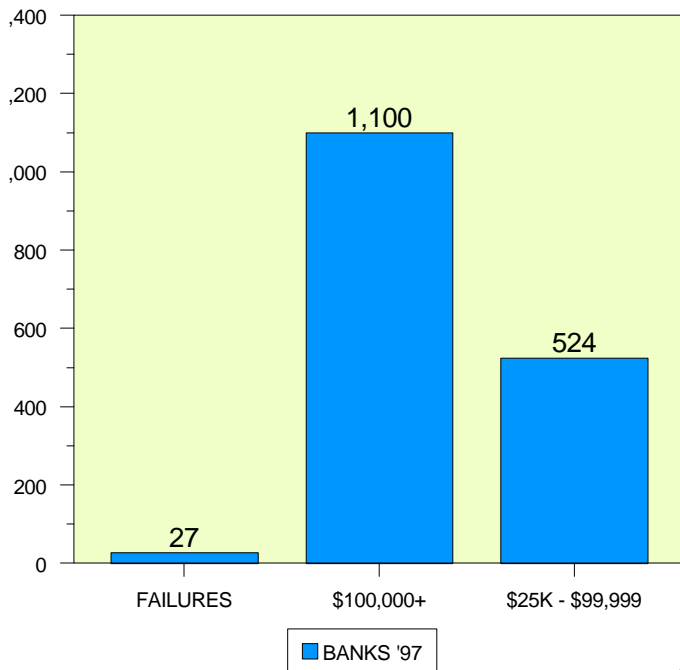
FBI FIELD OFFICE	FISCAL YEAR 1995	FISCAL YEAR 1996	FISCAL YEAR 1997
ALBANY	27	28	31
ALBUQUERQUE	5	5	3
ANCHORAGE	10	8	2
ATLANTA	76	63	47
BALTIMORE	30	22	21
BIRMINGHAM	26	46	30
BOSTON	77	57	54
BUFFALO	24	32	25
CHARLOTTE	60	18	42
CHICAGO	109	81	65
CINCINNATI	40	34	34
CLEVELAND	83	77	75
COLUMBIA	41	45	74
DALLAS	164	183	145
DENVER	35	30	31
DETROIT	58	97	78
EL PASO	29	16	7
HONOLULU	17	23	33
HOUSTON	104	54	57
INDIANAPOLIS	38	36	35
JACKSON	17	6	14
JACKSONVILLE	44	26	38
KANSAS CITY	51	35	28
KNOXVILLE	23	15	10
LAS VEGAS	22	14	36
LITTLE ROCK	41	26	38
LOS ANGELES	138	161	147
LOUISVILLE	43	58	54
MEMPHIS	25	21	27
MIAMI	56	21	48
MILWAUKEE	38	49	61
MINNEAPOLIS	37	32	38
MOBILE	24	24	26
NEW HAVEN	27	41	27
NEWARK	62	49	42
NEW ORLEANS	51	58	61
NEW YORK	179	225	171
NORFOLK	7	6	12
OKLAHOMA CITY	41	62	54
OMAHA	27	33	30
PHILADELPHIA	85	116	76
PHOENIX	88	36	13
PITTSBURGH	55	50	19
PORTLAND	40	34	44
RICHMOND	50	53	43
SACRAMENTO	19	17	42
SALT LAKE CITY	39	27	45
SAN ANTONIO	47	37	36
SAN DIEGO	35	27	39
SAN FRANCISCO	145	72	16
SAN JUAN	21	19	23
SEATTLE	52	65	6
SPRINGFIELD	36	23	52
ST. LOUIS	36	29	15
TAMPA	54	30	38
WMFO	72	78	79
TOTAL	2,880	2,630	2,437

INDICTMENTS AND INFORMATIONS BY INSTITUTION TYPE & AMOUNT

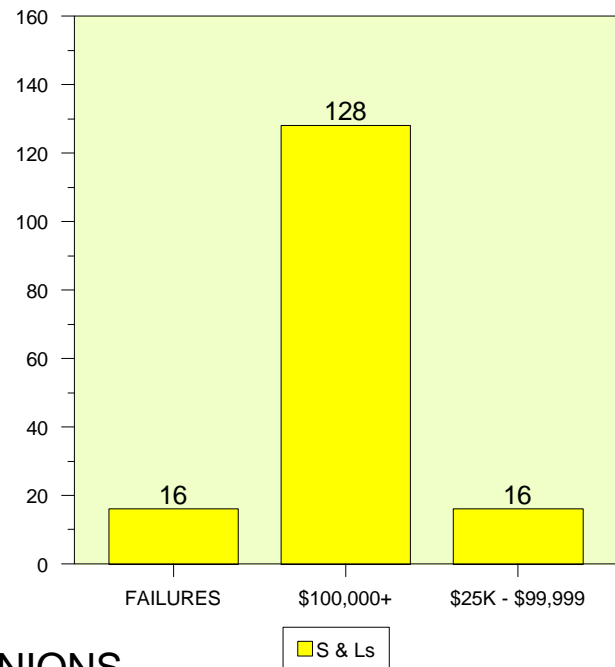
(No Local I & Is)

FISCAL YEAR 1997

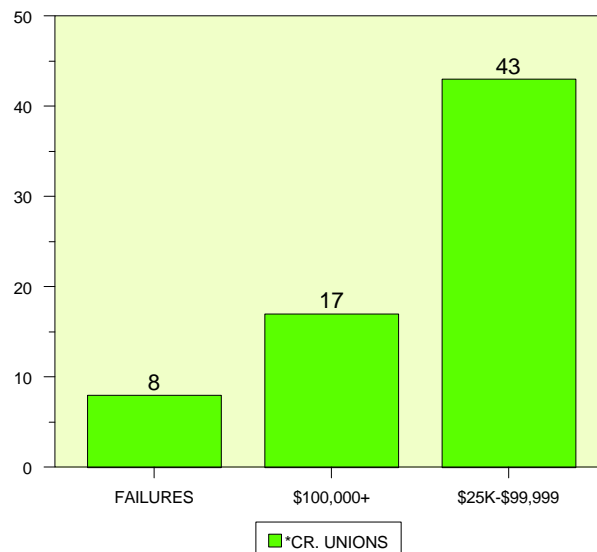
BANKS



S & Ls



CR. UNIONS



*FAST TRACK <\$25K = 558
(NOT TRACKED BY INSTITUTION TYPE)

C. RECOVERIES, RESTITUTIONS, AND FINES

The area of recoveries, restitutions, and fines is one in which FIF efforts continue to pay dividends. The matrix which follows demonstrates accomplishments in these areas by FY. All figures represent actual dollar amounts.

FISCAL YEAR	RECOVERIES	RESTITUTIONS	FINES
1991	59,351,965	490,694,872	7,825,831
1992	67,134,542	402,703,045	14,552,534
1993	89,571,378	1,333,519,464	10,528,846
1994	240,514,136	864,955,063	10,370,228
1995	185,093,604	1,139,910,299	16,843,644
1996	67,178,015	359,103,093	442,660,204
1997	41,244,808	537,065,302	25,673,993

The charts and graphs which follow exhibit:

- (a) Recoveries by Office for FYs 1995 - 1997;
- (b) Recoveries for FY 1997;
- (c) Recoveries for FYs 1991 - 1997;
- (d) Restitutions by Office for FYs 1995 - 1997;
- (e) Restitutions for FY 1997;
- (f) Restitutions for FYs 1991 - 1997;
- (g) Fines by Office for FYs 1995 - 1997;
- (h) Fines for FY 1997; and
- (i) Fines for FYs 1991 - 1997.20

RECOVERIES
FISCAL YEARS 1995 - 1997

FBI FIELD OFFICE	1995	1996	1997
ALBANY		\$100,000	\$28,364
ALBUQUERQUE	\$3,800	\$15,000	
ANCHORAGE			
ATLANTA	\$1,302,826	\$352,623	\$997,260
BALTIMORE	\$571,602		\$58,000
BIRMINGHAM		\$22,547	
BOSTON	\$5,447,670		\$1,744,025
BUFFALO	\$2,525	\$68,808	\$192,026
CHARLOTTE	\$1,794,539	\$27,966	\$537,263
CHICAGO	\$1,119,886	\$1,726,490	\$690,141
CINCINNATI		\$80,879	
CLEVELAND	\$297,118	\$39,600	\$7,892,550
COLUMBIA	\$593		\$213,986
DALLAS	\$335,607	\$1,067,218	\$414,522
DENVER		\$719,836	\$2,882,318
DETROIT	\$622,111	\$219,677	\$311,982
EL PASO	\$250,000	\$35,540	\$4,150
HONOLULU	\$15,000	\$224,004	\$45,855
HOUSTON	\$187,330	\$68,000	\$1,395,278
INDIANAPOLIS	\$79,352	\$43,838	\$6,429
JACKSON	\$2,489,500	\$937,525	\$323,000
JACKSONVILLE	\$186,600	\$101,347	\$294,282
KANSAS CITY	\$179,163	\$403,230	\$90,725
KNOXVILLE	\$25,689		\$84,250
LAS VEGAS	\$964,939		\$75,000
LITTLE ROCK	\$58,500	\$100,533	\$370,700
LOS ANGELES	\$4,029,069	\$8,061,600	\$2,702,178
LOUISVILLE	\$79,916	\$106,840	\$339,632
MEMPHIS	\$6,125		\$462,126
MIAMI	\$27,000	\$60,182	\$2,977,787
MILWAUKEE	\$9,410	\$893,624	\$254,327
MINNEAPOLIS	\$3,332,398	\$5,439,743	\$7,213
MOBILE		\$55,750	\$18,640
NEW HAVEN	\$57,800	\$10,310,000	\$859,561
NEWARK	\$1,346,788	\$4,796,873	\$4,761,354
NEW ORLEANS	\$71,103	\$2,050	\$39,800
NEW YORK	\$105,621,923	\$6,407,003	\$5,796,023
NORFOLK	\$13,960	\$23,554	
OKLAHOMA CITY	\$1,741,653	\$235,945	\$831,471
OMAHA		\$14,135	
PHILADELPHIA	\$607,559	\$732,844	\$81,764
PHOENIX	\$90,000	\$21,000,000	\$371,701
PITTSBURGH	\$884,664	\$171,332	\$615,000
PORTLAND	\$287,800	\$17,949	\$127,304
RICHMOND	\$3,688,395	\$682,910	\$321,558
SACRAMENTO			
SALT LAKE CITY	\$181,821	\$303,745	\$103,468
SAN ANTONIO	\$40,225,242	\$146,204	\$426,000
SAN DIEGO	\$37,009	\$27,407	\$625,173
SAN FRANCISCO	\$197,700	\$262,950	\$224,924
SAN JUAN	\$98,760		
SEATTLE	\$2,379,233		\$287,087
SPRINGFIELD	\$16,701	\$99,968	\$207,141
ST. LOUIS	\$1,208,000	\$115,825	\$123,675
TAMPA	\$2,310,617	\$80,900	
WMFO	\$608,608	\$774,021	\$27,795
TOTAL	\$185,093,604	\$67,178,015	\$41,244,808

RECOVERIES

FOR FISCAL YEAR 1997

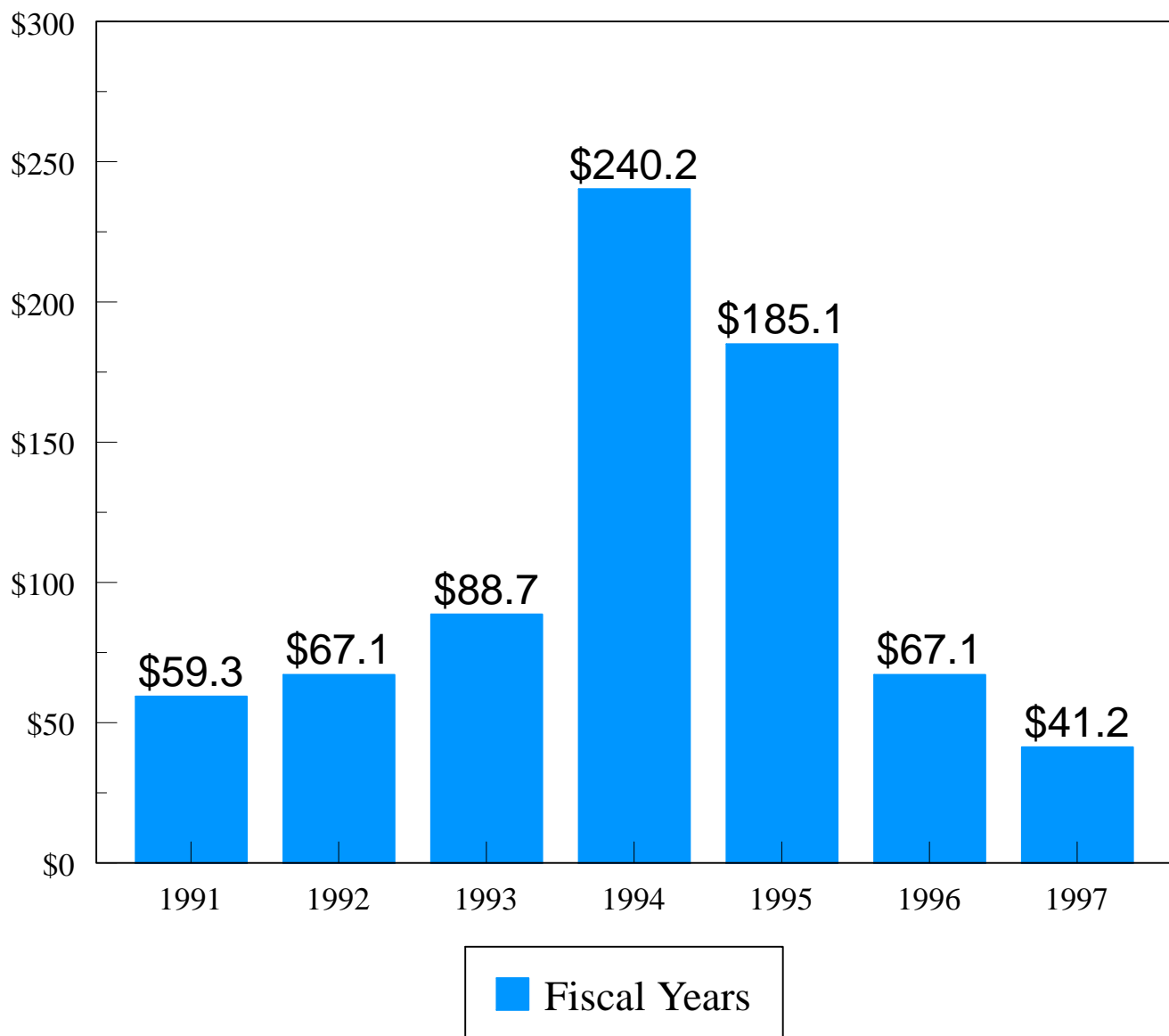
(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$674,997	\$1,668,000	
\$100K+	\$34,711,187	\$1,761,512	\$75,000
\$25K - \$99,999	\$1,792,932	\$58,497	\$79,570

RECOVERIES

1991 - 1997

In Millions



RESTITUTIONS
FISCAL YEARS 1995 - 1997

FBI FIELD OFFICE	1995	1996	1997
ALBANY	\$11,957,309	\$3,441,728	\$6,047,741
ALBUQUERQUE	\$1,496,994		\$225,640
ANCHORAGE	\$106,924	\$84,764	\$19,577
ATLANTA	\$3,198,701	\$1,881,816	\$3,816,822
BALTIMORE	\$622,567	\$2,277,290	\$379,982
BIRMINGHAM	\$875,609	\$2,475,088	\$6,874,714
BOSTON	\$89,154,501	\$25,144,861	\$39,738,848
BUFFALO	\$861,362	\$1,574,516	\$663,320
CHARLOTTE	\$997,531	\$759,469	\$768,947
CHICAGO	\$6,498,171	\$18,637,051	\$8,835,638
CINCINNATI	\$4,257,934	\$731,317	\$737,282
CLEVELAND	\$5,460,034	\$4,333,559	\$2,681,252
COLUMBIA	\$826,633	\$572,903	\$3,385,257
DALLAS	\$108,941,584	\$9,516,703	\$6,227,333
DENVER	\$1,133,310	\$424,824	\$2,579,215
DETROIT	\$5,840,658	\$11,212,811	\$3,082,147
EL PASO	\$284,582	\$845,875	\$4,402,799
HONOLULU	\$388,714	\$2,302,739	\$762,774
HOUSTON	\$15,940,508	\$33,011,218	\$10,210,514
INDIANAPOLIS	\$1,050,795	\$1,098,254	\$712,928
JACKSON	\$117,485	\$572,686	\$276,981
JACKSONVILLE	\$1,358,039	\$555,929	\$1,367,258
KANSAS CITY	\$7,395,820	\$2,701,680	\$10,768,629
KNOXVILLE	\$1,138,236	\$812,652	\$2,350,098
LAS VEGAS	\$923,343	\$470,712	\$1,156,576
LITTLE ROCK	\$695,888	\$3,220,690	\$5,103,039
LOS ANGELES	\$27,927,062	\$23,146,862	\$21,402,858
LOUISVILLE	\$1,547,862	\$8,871,744	\$2,136,173
MEMPHIS	\$20,315,916	\$1,934,057	\$910,031
MIAMI	\$74,005,482	\$49,880,481	\$4,870,914
MILWAUKEE	\$1,035,341	\$2,579,957	\$4,109,267
MINNEAPOLIS	\$3,763,126	\$8,196,227	\$1,025,728
MOBILE	\$2,600,412	\$86,874	\$1,863,702
NEW HAVEN	\$14,402,840	\$21,562,444	\$9,670,960
NEWARK	\$7,899,170	\$3,276,598	\$10,849,574
NEW ORLEANS	\$14,662,928	\$5,390,063	\$4,049,182
NEW YORK	\$50,945,580	\$14,830,802	\$219,115,734
NORFOLK	\$35,552	\$87,403	\$95,018
OKLAHOMA CITY	\$2,559,360	\$615,304	\$2,225,849
OMAHA	\$707,365	\$1,158,508	\$27,518,726
PHILADELPHIA	\$16,208,868	\$15,232,408	\$11,571,470
PHOENIX	\$5,110,467	\$2,261,883	\$2,471,419
PITTSBURGH	\$1,610,956	\$1,006,154	\$2,565,520
PORTLAND	\$222,445	\$304,067	\$449,159
RICHMOND	\$615,268	\$1,698,639	\$4,165,428
SACRAMENTO	\$6,417,710	\$1,581,973	\$1,029,218
SALT LAKE CITY	\$2,583,891	\$3,403,210	\$956,932
SAN ANTONIO	\$4,083,057	\$25,452,644	\$13,497,923
SAN DIEGO	\$2,756,086	\$4,995,221	\$1,302,752
SAN FRANCISCO	\$25,634,809	\$9,169,896	\$40,818,894
SAN JUAN	\$1,574,000	\$965,665	\$299,257
SEATTLE	\$8,055,904	\$13,313,536	\$12,348,357
SPRINGFIELD	\$3,886,976	\$1,095,938	\$816,794
ST. LOUIS	\$1,646,840	\$300,462	\$195,180
TAMPA	\$304,573,824	\$5,616,755	\$4,211,077
WMFO	\$260,997,970	\$2,426,183	\$7,346,895
TOTAL	\$1,139,910,299	\$359,103,093	\$537,065,302

RESTITUTIONS

FOR FISCAL YEAR 1997

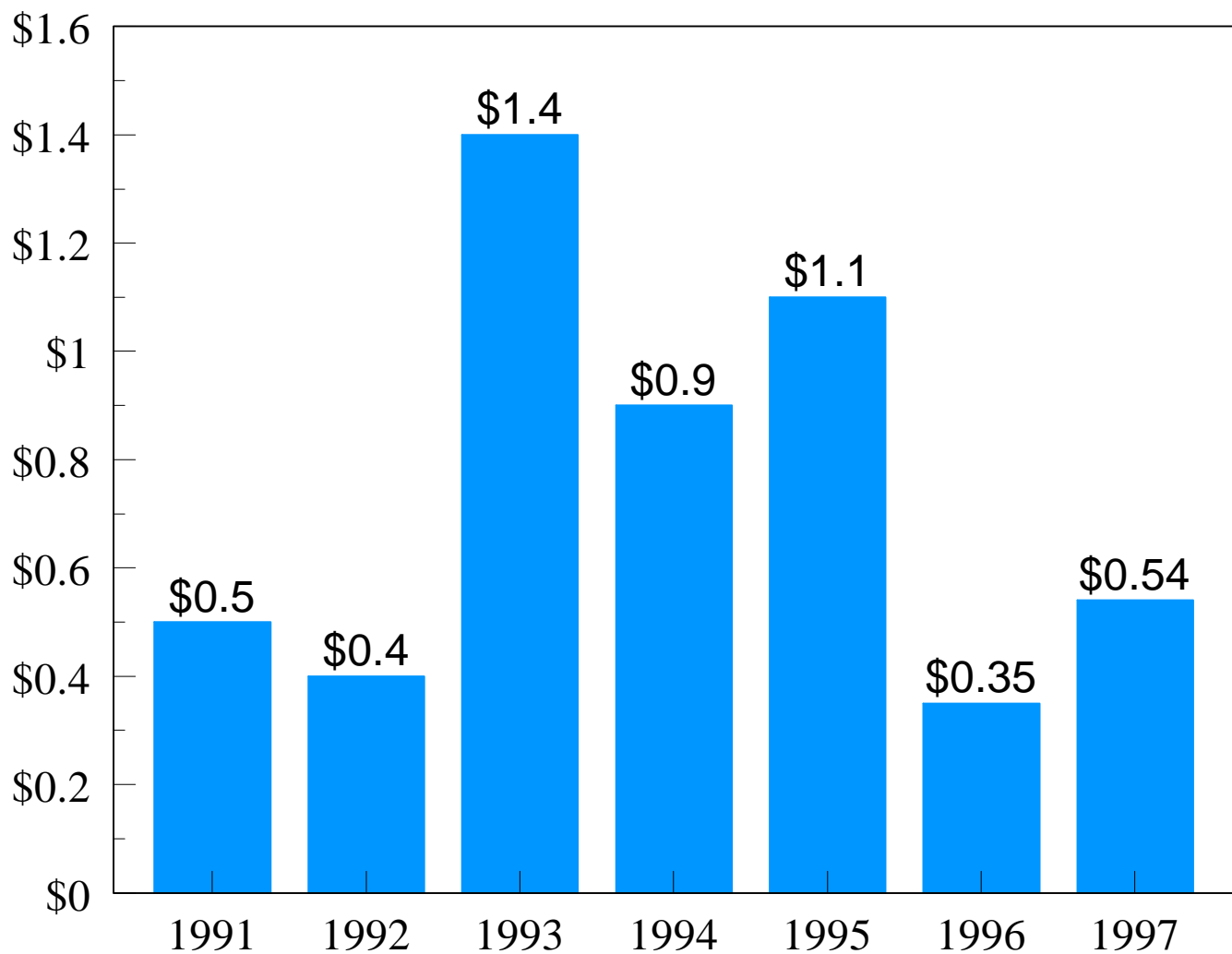
(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$35,941,707	\$28,557,813	\$224,260
\$100K+	\$372,078,730	\$64,607,403	\$2,116,506
\$25K - \$99,999	\$19,344,805	\$1,133,990	\$1,164,791

RESTITUTIONS

1991 - 1997

In Billions



■ Fiscal Years

FINES
FISCAL YEARS 1995 - 1997

FBI FIELD OFFICE	1995	1996	1997
ALBANY	\$8,050	\$182,300	\$257,300
ALBUQUERQUE		\$500	
ANCHORAGE	\$250	\$1,150	\$31,550
ATLANTA	\$49,150	\$43,925	\$20,325
BALTIMORE	\$5,800	\$200	\$52,100
BIRMINGHAM	\$350	\$6,220	\$4,000
BOSTON	\$164,878	\$126,750	\$9,971,650
BUFFALO	\$32,525	\$15,446	\$10,050
CHARLOTTE	\$58,360	\$89,258	\$200
CHICAGO	\$54,250	\$117,900	\$147,958
CINCINNATI	\$87,650	\$31,950	\$44,300
CLEVELAND	\$30,588	\$209,709	\$1,357,931
COLUMBIA	\$125	\$2,900	\$113,010
DALLAS	\$543,374	\$475,453	\$86,600
DENVER	\$81,495	\$20,941	\$3,275
DETROIT	\$110,353	\$32,425	\$40,590
EL PASO	\$2,100	\$50	\$23,900
HONOLULU	\$525	\$13,300	\$2,875
HOUSTON	\$61,450	\$5,816,654	\$116,580
INDIANAPOLIS	\$30,559	\$109,950	\$12,600
JACKSON	\$13,200	\$13,850	\$2,550
JACKSONVILLE	\$12,700	\$506,920	\$61,114
KANSAS CITY	\$17,175	\$10,575	\$22,100
KNOXVILLE	\$12,125	\$5,800	\$57,175
LAS VEGAS	\$2,250	\$3,150	\$4,200
LITTLE ROCK	\$7,250	\$43,580	\$21,350
LOS ANGELES	\$695,707	\$347,225	\$365,274
LOUISVILLE	\$66,010	\$68,450	\$13,450
MEMPHIS	\$11,687	\$27,126	\$11,550
MIAMI	\$5,067,032	\$38,700	\$224,624
MILWAUKEE	\$11,350	\$182,587	\$86,004
MINNEAPOLIS	\$21,600	\$353,700	\$64,950
MOBILE	\$2,250	\$9,333	\$4,250
NEW HAVEN	\$302,725	\$18,655	\$49,175
NEWARK	\$64,900	\$91,214	\$291,950
NEW ORLEANS	\$858,401	\$13,150	\$64,700
NEW YORK	\$153,675	\$383,390,708	\$435,805
NORFOLK	\$2,200	\$100,400	\$11,259
OKLAHOMA CITY	\$89,575	\$21,325	\$67,820
OMAHA	\$3,450	\$18,750	\$2,800
PHILADELPHIA	\$220,925	\$93,000	\$10,473,685
PHOENIX	\$28,070	\$13,979	\$4,810
PITTSBURGH	\$32,400	\$49,128,800	\$152,350
PORTLAND	\$8,950	\$75	\$5,175
RICHMOND	\$31,350	\$13,900	\$21,525
SACRAMENTO	\$46,679	\$120,900	\$142,469
SALT LAKE CITY	\$29,975	\$25,500	\$4,150
SAN ANTONIO	\$7,005,725	\$177,440	\$204,650
SAN DIEGO	\$251,000	\$204,775	\$20,725
SAN FRANCISCO	\$18,570	\$42,675	\$173,450
SAN JUAN	\$100	\$1,300	\$650
SEATTLE	\$7,100	\$10,750	\$73,375
SPRINGFIELD	\$209,431	\$75,100	\$205,850
ST. LOUIS	\$5,150	\$118,650	\$8,700
TAMPA	\$93,200	\$14,806	\$1,750
WMFO	\$117,925	\$56,375	\$21,785
TOTAL	\$16,843,644	\$442,660,204	\$25,673,993

FINES

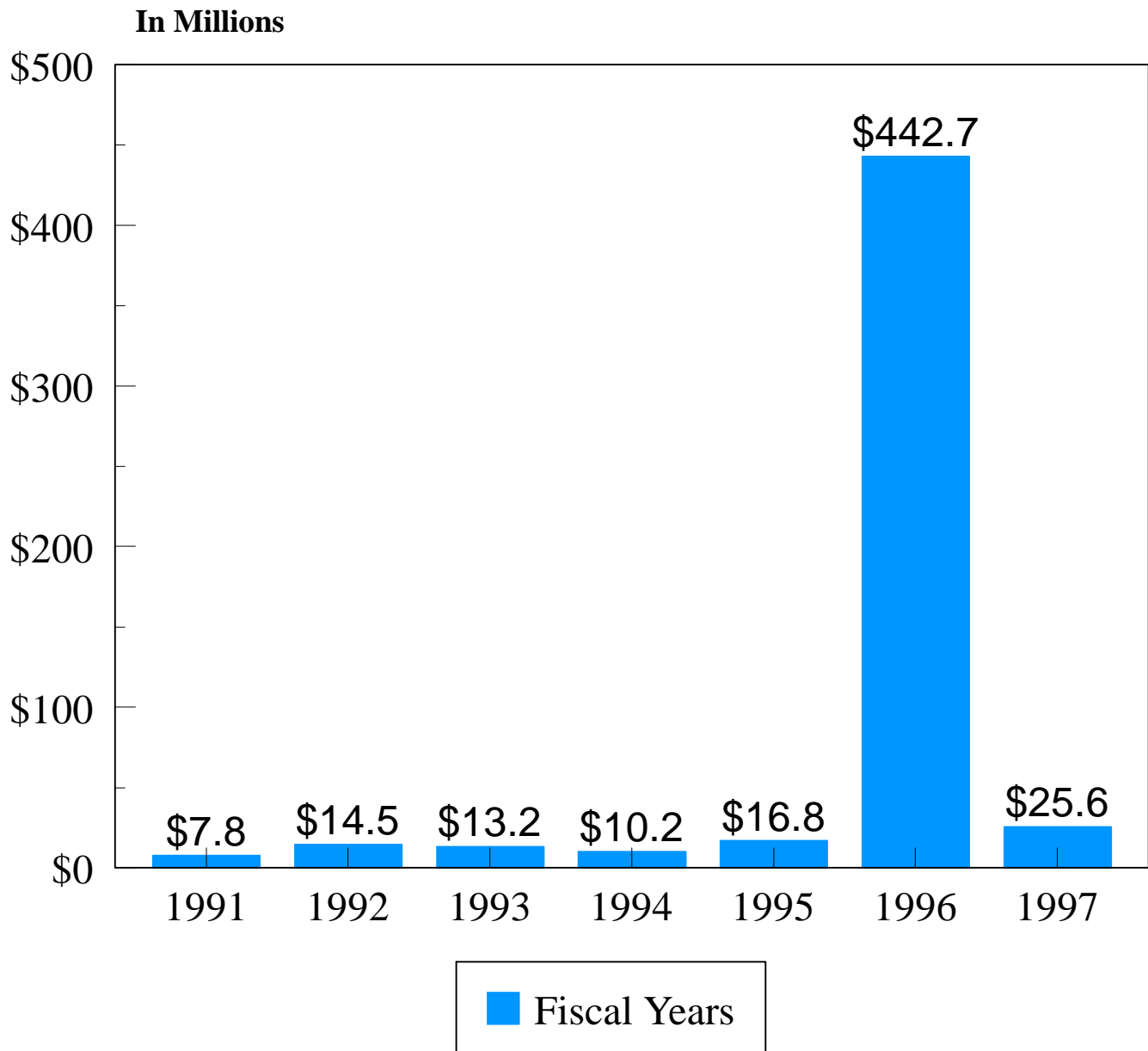
FOR FISCAL YEAR 1997

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$228,488	\$12,330,650	\$9,349,550
\$100K+	\$2,008,945	\$793,239	\$11,500
\$25K - \$99,999	\$679,579	\$7,160	\$33,499

FINES

1991 - 1997



D. SEIZURES AND FORFEITURES

Forfeiture provisions were added to the ten banking-related violations in FY 1989. This investigative tool has aided immensely in the effort against financial institution fraud. Seizure figures for FY 1992 include approximately \$500 million seized in one investigation. When that fact is considered, seizures for FYs 1993 and 1996, take on increased significance. The matrix which follows demonstrates accomplishments in these areas by FY. All figures represent actual dollar amounts.

FISCAL YEAR	SEIZURES	FORFEITURES
1991	11,619,223	835,965
1992	563,133,283	37,119,630
1993	143,550,701	9,524,633
1994	75,607,232	75,468,526
1995	55,579,449	7,138,255
1996	267,080,331	5,518,833
1997	87,325,438	9,504,676

The chart and graphs which follow exhibit:

- (a) Seizures and Forfeitures by Office for FYs 1995 - 1997;
- (b) Seizures for FY 1997; and
- (c) Forfeitures for FY 1997.

SEIZURES AND FORFEITURES
FISCAL YEARS 1995 - 1997

FBI FIELD OFFICE	SEIZURES				FORFEITURES		
	FISCAL YEAR 1995	FISCAL YEAR 1996	FISCAL YEAR 1997		FISCAL YEAR 1995	FISCAL YEAR 1996	FISCAL YEAR 1997
ALBANY	\$338,488		\$445,081				\$4,724,185
ALBUQUERQUE		\$10,000			\$13,803		\$10,000
ANCHORAGE							
ATLANTA	\$16,488		\$664,405		\$16,488		\$664,405
BALTIMORE			\$29,000				
BIRMINGHAM							
BOSTON	\$28,000				\$28,000		
BUFFALO		\$30,000	\$3,506				\$3,506
CHARLOTTE							
CHICAGO	\$39,450	\$224,641	\$79,176		\$3,741,289	\$56,950	\$75,665
CINCINNATI		\$30,374,910	\$10,007				
CLEVELAND							\$4,900
COLUMBIA	\$28,500		\$24,950		\$28,500		\$24,950
DALLAS	\$129,912	\$2,767,162	\$7,400		\$313,176	\$1,034,645	\$14,000
DENVER	\$73,835	\$43,044	\$135,000		\$43,225		
DETROIT	\$29,404	\$229,650	\$9,561		\$166,385	\$50,266	\$200,050
EL PASO		\$38,710	\$8,625				\$28,960
HONOLULU					\$8,000		
HOUSTON	\$39,200				\$370,100	\$25,039	
INDIANAPOLIS							
JACKSON			\$22,950				
JACKSONVILLE		\$10,700	\$178,315			\$10,700	\$59,000
KANSAS CITY	\$425,000						
KNOXVILLE		\$1,005,995	\$99,496				\$28,500
LAS VEGAS			\$344,431				
LITTLE ROCK		\$12,175	\$2,000				
LOS ANGELES	\$1,982,962	\$166,538	\$9,360,244		\$55,129		\$1,461,973
LOUISVILLE	\$94,375					\$7,275	
MEMPHIS							
MIAMI	\$23,000	\$530,097	\$421,300			\$23,000	
MILWAUKEE			\$153,667				\$2,686
MINNEAPOLIS	\$5,760,380	\$318,000	\$2,307,929			\$353,000	\$13,040
MOBILE							
NEW HAVEN					\$22,000		
NEWARK						\$2,000,000	\$323,950
NEW ORLEANS	\$550,000		\$1,551,805		\$149,365		\$39,325
NEW YORK		\$430,540	\$556,155			\$23,150	\$1,210,483
NORFOLK		\$755,325	\$24,010			\$447,500	\$67,889
OKLAHOMA CITY		\$210,287	\$14,000		\$19,725		
OMAHA							
PHILADELPHIA	\$20,954				\$10,000		
PHOENIX	\$42,049				\$42,049		\$85,895
PITTSBURGH	\$249,551	\$1,329,000	\$349,910				\$349,910
PORTLAND	\$459,000		\$12,400				
RICHMOND	\$68,466	\$215,262,972	\$228,250		\$90,075	\$68,466	
SACRAMENTO							
SALT LAKE CITY	\$14,250	\$1,982,722			\$234,900	\$10,875	
SAN ANTONIO							
SAN DIEGO	\$12,072,579	\$3,195,099			\$157,001		
SAN FRANCISCO	\$14,500,000	\$33,350	\$65,815				\$16,975
SAN JUAN	\$45,000		\$6,687,000		\$20,000		
SEATTLE	\$648,643		\$10,500		\$292,463		
SPRINGFIELD							
ST. LOUIS	\$310,321	\$35,000					
TAMPA	\$393,431	\$58,074	\$10,950		\$10,417	\$18,037	\$58,074
WMFO	\$17,196,211	\$8,026,340	\$63,507,600		\$1,319,968	\$1,376,127	\$36,355
TOTALS	\$55,579,449	\$267,080,331	\$87,325,438		\$7,138,255	\$5,518,833	\$9,504,676

SEIZURES

FOR FISCAL YEAR 1997

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$59,000	\$192,000	
\$100K+	\$84,112,515	\$2,690,899	\$16,925
\$25K - \$99,999	\$227,038		\$500

FORFEITURES

FOR FISCAL YEAR 1997

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$59,000		
\$100K+	\$7,855,297	\$1,451,973	
\$25K - \$99,999	\$138,356		